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AMENDMENTS TO THE CLAIMS

Please amend the claims as follows:

Claim 1 (currently amended): A transaction card comprising:

a first layer of metal selected from the group consisting of titanium and stainless steel contained within the transaction card, wherein said first layer of metal has a thickness of [[at least]] between 8 mils and 30 mils, wherein said first layer of metal has a portion that is thinner than the remainder of the first layer of metal; [[and]]

embossed characters in the metal layer disposed in the portion that is thinner than the remainder of the first layer of metal, said embossed characters protruding from a surface of the transaction card; and

a recordable medium on or within said transaction card for storing information relating to a transaction accounts

wherein said first layer of metal-comprises embossed characters.

Claim 2 (cancelled)

Claim 3 (cancelled)

Claim 4 (original): The transaction card of claim 1 wherein the layer of metal is provided on a surface of the transaction card.

Claim 5 (original): The transaction card of claim 1 further comprising:

a second layer of a substrate disposed adjacent to said first layer of metal.

Claim 6 (original): The transaction card of claim 5 further wherein said substrate is laminated to said first layer of metal.

Claim 7 (original): The transaction card of claim 5 wherein said substrate is selected from the group consisting of a thermoplastic polymer and metal.

Claim 8 (original): The transaction card of claim 7 wherein said thermoplastic polymer is selected from the group consisting of polyvinyl chloride and polyethylene terephthalate copolymer.

Claim 9 (original): The transaction card of claim 1 further comprising:

an adhesive layer disposed adjacent to said first layer of metal.

Claim 10 (original): The transaction card of claim 5 further comprising:

an adhesive layer disposed adjacent said second layer of the substrate.

Claim 11 (original): The transaction card of claim 1 wherein said recordable medium comprises a magnetic stripe disposed on the first layer of metal.

Claim 12 (original): The transaction card of claim 5 wherein said recordable medium comprises a magnetic stripe disposed on the second layer of the substrate.

Claim 13 (original): The transaction card of claim 9 wherein said recordable medium comprises a magnetic stripe disposed on the adhesive layer.

Claim 14 (original): The transaction card of claim 10 wherein said recordable medium comprises a magnetic stripe disposed on the adhesive layer.

Claim 15 (original): The transaction card of claim 1 further comprising:

a coating on a surface of said transaction card.

Claim 16 (original): The transaction card of claim 15 wherein said coating is comprised of a material selected from the group consisting of silane, polyethylene terephthalate, acrylic and a thermoset polymeric material.

Claim 17 (original): The transaction card of claim 15 wherein said coating comprises a dye for providing a color to said transaction card.

Claim 18 (currently amended): The transaction card of claim 1 further comprising:

a pattern etched into [[said]] a surface of said metal layer.

Claim 19 (original): The transaction card of claim 18 wherein said pattern is etched by a laser beam.

Claim 20 (original): The transaction card of claim 1 further comprising: a microchip embedded in said metal layer.

Claim 21 (original): The transaction card of claim 1 further comprising:

an oxide layer on at least one surface of said metal layer from an anodizing process.

Claim 22 (original): The transaction card of claim 1 wherein said metal layer is about 30 mils thick.

Claim 23 (currently amended): The transaction card of claim 1 further comprising:

wherein said portion that is thinner than a remainder of the first layer of metal is a pocket[[;]], wherein said embossed characters in the metal are located within the pocket and [[protruding]] protrude from a surface of the transaction card, said transaction card further comprising:[[; and]]

a fill panel disposed within the pocket.

Claim 24 (previously presented): The transaction card of claim 23 further comprising: an adhesive disposed within the pocket for adhering the fill panel within the pocket.

Claim 25 (original): The transaction card of claim 1 further comprising:

chamfer edges around the perimeter of the transaction card.

Claim 26 (previously presented): The transaction card of claim 1 wherein said layer of metal has a thickness greater than about 10 mils.

Claim 27 (currently amended): A transaction card consisting essentially of:

a layer of metal selected from the group consisting of titanium and stainless steel contained within the transaction card, wherein said [[first]] layer of metal includes a recordable medium on or within said transaction card for storing information relating to a transaction account, and further wherein said [[first]] layer of metal comprises a portion that is thinner than the remainder of the first layer of metal wherein embossed characters are disposed in the portion that is thinner than the remainder of the first layer of metal, said embossed characters protruding from a surface of the transaction card embossed characters.

Claim 28 (previously presented): The transaction card of claim 27 further including at least one of a plurality of security features selected from the group consisting of a signature panel, a holographic image, and a microchip.

Claim 29 (previously presented): The transaction card of claim 27 further including an oxide layer on at least one surface of said metal layer from an anodizing process.